



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3125-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                              |   |                            |
|------------------------------|---|----------------------------|
| In re Application of:        | ) |                            |
|                              | ) |                            |
| Charles A. ROSENBLATT et al. | ) |                            |
|                              | ) |                            |
| Application No.: 10/729,997  | ) | Group Art Unit: 3694       |
|                              | ) |                            |
| Filed: December 9, 2003      | ) | Examiner: Scott S. Trotter |
|                              | ) |                            |
| For: METHODS AND SYSTEMS FOR | ) | Confirmation No.: 2800     |
| OFFERING A CREDIT CARD       | ) |                            |
| ACCOUNT TO A CONSUMER AT A   | ) |                            |
| POINT-OF-SALE LOCATION       | ) |                            |

**MS: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed November 24, 2009, the period for response to which having been extended to May 24, 2010, by a Petition for Extension of Time of three (3) months and fee payment filed concurrently herewith, please reconsider the above-identified application as follows:

**Remarks** begin on page 2 of this paper.